IN THE CLAIMS:

Please amend the claims as follows; all pending claims as presented in the Preliminary Amendment are presented here.

1. (Previously Presented) An electronic money system comprising:

an electronic money terminal having withdrawing means for withdrawing a transaction amount from electronic money representing monetary value stored in a portable electronic device, and processing means for calculating a balance due when the transaction amount exceeds the amount stored in the portable electronic device;

electronic money management means for compiling the transaction amount withdrawn from the electronic money through said electronic money terminal, the amount due calculated by the balance due processing means to defer payment of the balance due; and

an alternate account reading means for reading account information for an alternate account at the electronic money terminal;

an alternate account querying means for querying a management computer having information on the alternate account for accepting or denying use of the alternate account to credit the portable electronic device; and

an alternate account crediting means for crediting the portable electronic device responsive to the alternate account querying means.

2. (Original) An electronic money system according to Claim 1, wherein the portable electronic device is an information card.

3. (Previously Presented) An electronic money system according to claim 2, wherein the information card is a contactless information card which exchanges the amount data in a contactless manner.

4. (Original) An electronic money system according to claim 1, further comprising a money deposit terminal for updating the amount data stored in the portable electronic device.

5. (Original) An electronic money system according to claim 1, wherein the balance due processing means processes the balance due to be paid on credit.

6. (Original) An electronic money system according to claim 1, wherein the balance due processing means has reading means for reading a credit flag embedded in the electronic unit.

7. (Original) An electronic money system according to claim 1, wherein the electronic unit has a personal identification function.

8. (Original) An electronic money system according to claim 1, wherein the electronic unit is integrated with a communication terminal.

9. (Currently Amended) An electronic money system according to claim 1, wherein said electronic money terminal in which settlement and clearing are carried out by using electronic money contained in [an] said electronic device, further comprising:

4

a processing means for processing a payment of a balance due so that the payment is deferred when the amount of a transaction exceeds the amount of money data contained in the electronic device representing monetary value at the time the transaction amount is withdrawn from a balance;

a settlement and clearing means that deducts a fee from the payment according to when the transaction occurred to generate a new payment; and

a dispatching means that dispatches the new payment to the electronic money terminal.

10. (Original) An electronic money terminal according to claim 9, wherein said processing means shares the balance due to a designated account or loan, and stores the share.

11. (Previously Presented) A transaction method which uses electronic money, comprising the steps of:

subtracting a transaction amount from electronic money contained in an electronic device;

processing a payment of a balance due so that the payment is deferred when the transaction amount exceeds the amount of electronic money contained in the electronic device;

reading account information for an alternate account;

querying a management computer having information on the alternate account to accept or deny use of the alternate account; and

crediting the portable electronic device based on the querying step.

12. (Original) A transaction method according to claim 11, wherein the deferred payment of the balance due is funded from a designated account or from loan.

13. (Previously Presented) An electronic money system, comprising:

an electronic money terminal having means for withdrawing a transaction amount from a balance on an electronic device having information storage unit for storing electronic money representing monetary value, and for allowing the payment of any balance due to be deferred when the transaction amount exceeds the balance; and

electronic money management means for compiling the transaction amount withdrawn from the balance in the electronic device through said electronic money terminal and an amount of the allowed deferred payment;

an alternate account reading means for reading account information for an alternate account at the electronic money terminal;

an alternate account querying means for querying a management computer having information on the alternate account for accepting or denying use of the alternate account to credit the information storage unit; and

an alternate account crediting means for crediting the information storage unit based on the alternate account querying means.

14. (Previously Presented) An electronic money system according to claim 13, wherein the electronic device is a card storage medium.

6

15. (Previously Presented) An electronic money system according to claim 14, wherein the card storage medium is a contactless information card which exchanges the transaction amount data in a contactless manner.

16. (Original) An electronic money system according to claim 13, wherein the electronic device has a communication terminal function.

17. (Original) An electronic money system according to claim 13, wherein the electronic device has a personal identification and verification function.

18. (Original) An electronic money system according to claim 13, wherein the electronic device serves as an entry or exit key.

19. (Original) An electronic money system according to claim 13, wherein the electronic money management means records date and time of the transaction using the electronic device, along with the amount of the transaction.

20.   (Previously Presented) A method for executing cashless transactions, the method comprising:

providing a portable electronic device having a portable device memory that stores a predetermined cash value;

providing an electronic money terminal having a terminal memory;

bringing the portable electronic device into electronic communication with the electronic money terminal;

7

deducting a value, by the electronic money terminal, that exceeds the predetermined cash value from the portable device memory;

storing a transaction amount that represents the predetermined cash value in the terminal memory;

calculating a balance due that represents a difference between the predetermined cash value and the value; and

storing the balance due in the terminal memory.

21. (Previously Presented) The method as claimed in Claim 20, further comprising:

providing an electronic money management system that has a management memory;

uploading the balance due to the electronic money management system; and

storing the balance due in the management memory.

22. (Previously Presented) The method as claimed in Claim 21, further comprising:

collecting a plurality of balances due in the terminal memory; and

uploading the plurality of balances due to the electronic money management system during one upload.

23. (Previously Presented) The method as claimed in Claim 22, further comprising:

8

sorting each of the plurality of balances due, at the electronic money management system, according to a time zone in which each balance due was transacted;

deducting fees from each balance due based on respective time zones in which each balance due was transacted to generate respective payment amounts; and

dispatching, from the electronic money management system, payment amounts to the electronic money terminal.

24. (Previously Presented) The method as claimed in Claim 21, further comprising:

periodically verifying authorization of a credit line for a user bearing the portable electronic device by the electronic money management system;

dispatching an authorization or denial code to the electronic money terminal based on the periodically verifying step;

storing the authorization code or denial code at the electronic money terminal; and

authorizing or denying execution of the balance due based on the authorization code or denial code stored at the electronic money terminal.

25. (Previously Presented) An electronic money system according to Claim 1, wherein the balance due processing means has reading means for reading a credit flag that is contained in the portable electronic device.

26. (Previously Presented) The electronic money system according to Claim 1, wherein:

the alternate account reading means reads an account number and a pin number:

the alternate account querying means dispatches the account number and the pin number to the management computer; and

the alternate account crediting means credits the portable electronic device according to verification of the account number and the pin number by the management computer.

27.   (Previously Presented) The transaction method according to Claim 11, further comprising:

reading an account number and a pin number in the reading step:

dispatching the account number and the pin number to the management computer during the querying step; and

crediting the portable electronic device according to verification of the account number and the pin number by the management computer during the crediting step.

28.   (Previously Presented) The electronic money system according to Claim 13, wherein:

the alternate account reading means reads an account number and a pin number:

the alternate account querying means dispatches the account number and the pin number to the management computer; and

the alternate account crediting means credits the information storage unit according to verification of the account number and the pin number by the management computer.

29.   (Previously Presented)   An electronic money system, comprising:

a portable electronic device having a storage area adapted to store a value representing a monetary value;

an electronic money terminal adapted to withdraw a transaction amount from the value stored on the portable electronic device and adapted to calculate a balance due when the transaction amount exceeds the amount stored on the portable electronic device, wherein the electronic money terminal is adapted to store the balance due and a utilization history into the storage area of the portable electronic device; and

an electronic money management device adapted to compile a plurality of balances due for the portable electronic device and dispatch an authorization or denial to the electronic money terminal;

wherein the electronic money terminal is responsive to the authorization or denial to respectively either allow or disallow the transaction to occur.

30.   (Previously Presented)   A portable electronic device, comprising:

a storage area adapted to store a value representing a monetary value;

wherein the portable electronic device is adapted to communicate with an electronic money terminal to transfer a transaction amount from the value stored on the portable electronic device for calculating a balance due by the portable electronic device when the transaction amount exceeds the amount stored on the

11

portable electronic device, wherein the portable electronic device is adapted to store the balance due and a utilization history into the storage area of the portable electronic device.

31.   (Previously Presented) An electronic money terminal, comprising:

an electronic money terminal portion adapted to withdraw a transaction amount from a value stored on a portable electronic device and adapted to calculate a balance due when the transaction amount exceeds the value stored on the portable electronic device, wherein the electronic money terminal is adapted to store the balance due and a utilization history into a storage area of the portable electronic device;

wherein the electronic money terminal portion is adapted to receive an acceptance or denial from an electronic money management device and allow or disallow the transaction to occur based on the authorization or denial.

32.   (Previously Presented) An electronic money management device, comprising:

an electronic money management device portion adapted to upload a balance due from an electronic money terminal portion representing an amount a transaction amount withdrawn from a value stored on a portable electronic device exceeds the value; and

wherein the electronic money management device is adapted to dispatch an acceptance or denial to the electronic money terminal portion to allow or disallow the transaction to occur based on the authorization or denial.